# UNITED STATES DISTRICT COURT WESTERN DISTRICT OF NEW YORK

STACI MILLER and CHRIS MILLER,

Plaintiffs,

-against-

NORTHSTAR LOCATION SERVICES LLC,

Defendant...

VERIFIED COMPLAINT and DEMAND FOR JURY TRIAL

NOW COMES Plaintiffs, Staci Miller and Chris Miller ("Plaintiffs"), by and through their attorneys, Krohn & Moss, Ltd., for their Verified Complaint against Defendant, Northstar Location Services LLC, ("Defendant"), allege as follows:

## Nature of the Action

This action is brought by Plaintiffs pursuant to the Fair Debt Collection Practices

Act, 15 U.S.C. § 1692 et seq. ("FDCPA").

#### Parties

- 2. Plaintiffs are natural persons residing in Lewistown, Pennsylvania
- Plaintiffs are allegedly obligated to pay a debt and are consumers as defined by 15 U.S.C. § 1692a(3).
- 4 Defendant is a corporation having its principal place of business located in Cheektowaga, New York
- 5. Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6), and sought to collect a consumer debt from Plaintiffs.

6 Defendant acted though its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

#### Jurisdiction and Venue

- 7 Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy."
- 8. Because Defendant conducts business in the state of New York, personal jurisdiction is established
  - 9. Venue is proper pursuant to 28 U.S.C. § 1391(b)(1).

#### <u>Factual Allegations</u>

- Defendant places collection calls to Plaintiffs seeking and demanding payment for an alleged debt
- Defendant places collection calls to Plaintiffs from telephone number: 866-610-2726.
  - Defendant places collection calls to Plaintiff's mother in law.
- Defendant disclosed details of Plaintiffs alleged debt to Plaintiff's mother in law See Exhibit A hereto.

#### CLAIM FOR RELIEF

- Defendant's violations of the FDCPA include, but are not limited to, the following:
  - a. Defendant violated §1692b(2) of the FDCPA by stating Plaintiffs owes a debt to a third party;

- b. Defendant violated §1692c(b) of the FDCPA by communicating with a third party in connection with the collection of Plaintiffs debt;
- c. Defendant violated §1692d of the FDCPA by engaging in conduct the natural consequence of which was to harass, oppress, or abuse Plaintiffs;
- d. Defendant violated §1692e(10) of the FDCPA using false representation or deceptive means to collect an alleged debt by disclosing details of Plaintiffs alleged debt to a third party; and
- Plaintiffs are entitled to their attorney's fees and costs incurred in this action

WHEREFORE, Plaintiffs pray that judgment be entered against Defendant for the following:

- (1) Statutory damages of \$1,000.00, pursuant to 15 U.S.C. § 1692k;
- (2) Reasonable attorneys' fees, costs pursuant to 15 U.S.C. § 1692k; and
- (3) Awarding such other and further relief as may be just, proper and equitable

Dated:

November 11, 2010

KROHN & MOSS, LID.

By:

Adam T. Hill

KROHN & MOSS, LID

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Chicago, Illinois 60602

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Attorneys for Plaintiffs

#### **VERIFICATION**

STATE OF PENNSYLVANIA)

Plaintiff, STACI MILLER, being duly sworn, deposes and says:

- 1 I am the Plaintiff in this civil proceeding;
- 2. I have read the foregoing Verified Complaint prepared by my attorneys and I believe that all of the facts contained therein are true and correct, to the best of my knowledge, and formed after reasonable inquiry;
- 3. I belief that this civil Complaint is well ground in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law;
- 4 I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint
- 5. I have filed this Complaint in good faith and solely for the purposes set forth in it;
- 6. Each and every exhibit I have provided to my attorneys, which has/have been attached to this Complaint, is/are true and correct copy(s) of the original(s); and
- 7 Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated the exhibit(s), except that some of the attached may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, STACI MILLER, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

Dated: <u>//-/-//</u>

Stali Meler STACI MILLER

#### **VERIFICATION**

### STATE OF FLORIDA)

Plaintiff, CHRIS MILLER, being duly sworn, deposes and says:

- 1. I am the Plaintiff in this civil proceeding;
- 2. I have read the foregoing Verified Complaint prepared by my attorneys and I believe that all of the facts contained therein are true and correct, to the best of my knowledge, and formed after reasonable inquiry;
- 3. I belief that this civil Complaint is well ground in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law;
- 4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint
- 5. I have filed this Complaint in good faith and solely for the purposes set forth in it;
- 6 Each and every exhibit I have provided to my attorneys, which has/have been attached to this Complaint, is/are true and correct copy(s) of the original(s); and
- 7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated the exhibit(s), except that some of the attached may contain some of my own handwritten notations

Pursuant to 28 U.S.C. § 1746(2), I, CHRIS MILLER, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct

Dated: 11-1-10

CHRIS MILLER